

ALLIANCE FINANCIAL SERVICES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1127146	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$607	\$598	-1.4%		
Loans	\$465	\$451	-3.0%		
Construction & development	\$46	\$48	3.8%		
Closed-end 1-4 family residential	\$44	\$39	-9.9%		
Home equity	\$22	\$14	-33.1%		
Credit card	\$0	\$0			
Other consumer	\$7	\$5	-35.0%		
Commercial & Industrial	\$96	\$87	-9.5%		
Commercial real estate	\$141	\$149	5.6%		
Unused commitments	\$94	\$100	6.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$45	\$36	-19.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$40	\$41	3.4%		
Cash & balances due	\$38	\$53	38.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$540	\$530	-1.8%		
Deposits	\$523	\$511	-2.3%		
Total other borrowings	\$13	\$15	13.5%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$67	\$68	1.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	11.3%	--		
Tier 1 risk based capital ratio	12.6%	13.7%	--		
Total risk based capital ratio	13.9%	15.0%	--		
Return on equity ¹	6.7%	17.7%	--		
Return on assets ¹	0.7%	2.0%	--		
Net interest margin ¹	4.5%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	53.9%	75.7%	--		
Loss provision to net charge-offs (qtr)	21.0%	-217.1%	--		
Net charge-offs to average loans and leases ¹	3.0%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	10.0%	10.1%	0.1%	0.0%	--
Closed-end 1-4 family residential	7.3%	4.4%	2.0%	1.1%	--
Home equity	1.5%	2.5%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.1%	0.2%	0.0%	--
Commercial & Industrial	0.8%	0.8%	0.8%	0.5%	--
Commercial real estate	9.0%	4.6%	1.3%	0.0%	--
Total loans	4.7%	3.2%	0.8%	0.2%	--